

ABSTRACT

A health care system in which the operator of the health care service establishes access means to and for a consumer who is seeking health care service, access means to and for medical providers for the description of their services, access means to and for hospital providers, and
5 access means to and for insurance companies.

The operator of the health care service accumulates data in suitable report form to transmit to a consumer to enable the consumer to choose a provider of his favor and contact directly with each chosen provider to determine the health services he wishes in conjunction with an insurance premium rate for those services. This system is intended to accumulate reference
10 material for an interested consumer who is then able to develop his own medical coverage for a chosen insurance premium, or "indemnity product". Neither the medical provider, nor hospital provider, nor insurance provider become infinitely entangled with another code system generated for their mutual use, because this health care service system is a referral system and does not require the maintenance of mutual records. The consumer chooses, negotiates, and makes his own
15 choices.